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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Sub	stitute for form 1449A/	BiPTO		Complete if Known			
				Application Number	10/036,009-Conf. #2437		
11	NFORMATION	ON DI	SCLOSURE	Filing Date	December 26, 2001		
S	TATEMEN'	T BY	APPLICANT	First Named Inventor	Yuichi Takatsu		
				Art Unit	N/A		
	(Use as many	y sheets as	necessary)	Examiner Name	Not Yet Assigned		
Sheet	1	of	1	Attorney Docket Number	65316-0008		

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No.	Document Number Number-Kind Code <sup>2</sup> ( if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
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Examiner	Cite	Foreign Patent Document	Publication	Name of Patentee or	Pages, Columns, Lines,	Г			
Initiats*	No.1	Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>6</sup> (# known)	MM-DD-YYYY	Applicant of Cited Document	Where Relevant Passages or Relevant Figures Appear				
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	NON PATENT LITERATURE DOCUMENTS							
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T2					
DC	CA	Discussion on Practicality of Online Banking, PC Japan, Softbank Publishing, Inc., November 1, 2000, Vol. 5, 11 <sup>th</sup> Issue, pp. 190-195						

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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<sup>&#</sup>x27;Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.

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Sub	stitute for form 1449A/B/P7			Complete if Known		
				Application Number	10/036,009-Conf. #2437	
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S	TATEMENT I	BY A	APPLICANT	First Named Inventor	Yuichi Takatsu	
				Art Unit	N/A	
	(Use as many sh	eets as	necessary)	Examiner Name	Not Yet Assigned	
Sheet	_ 1	of	1	Attorney Docket Number	65316-0008	

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Initials'		Number-Kind Code <sup>2</sup> ( if known)	144.00.10004	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear		
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	FOREIGN PATENT DOCUMENTS								
Examiner	Cite	Foreign Patent Document	Publication	Name of Patentee or	Pages, Columns, Lines,				
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DC.	ВА	-1020000063975	11-06-2000	Metawise, Inc.		Г			

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NON PATENT LITERATURE DOCUMENTS							
Examiner Initials	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²				

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		n Disclosure by Applicant		APPLICANT Takatsu	<del></del>		<u></u>
	(Use several sh	eets if necessary)		FILING DATE 12/26/01	G	ROUP	
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